

In the claims:

Please amend claims 1-4 as follows:

1. (currently amended) A method for verifying the identity of a credit card holder effecting a transaction, comprising:

introducing data and ~~an~~ a pre-recorded first image relating to each authorized credit card holder into a credit card company's remote data storage and communication unit or remote image display means;

providing at least one credit card reader and a camera at a local purchasing location for effecting communication with said remote data storage unit or remote image display means;

operating said credit card reader and camera to effect display of the credit card holder's image and data as a second image on the company's a local image display means;

comparing the displayed second image with the stored first image of the card holder, and

if the images are identical or similar, then ~~approving the transaction and credit is approved, transmitting a signal to said purchasing location to complete the transaction.~~

2. (currently amended) The method as claimed in claim 1, wherein said camera is operated to photograph the credit card holder and to communicate the picture to said remote data storage unit or remote image display means.

3. (currently amended) The method as claimed in claim 1, wherein said camera is ~~operated~~ also utilized to photograph the image of the credit card holder embedded in the credit card and to communicate the picture to said data storage unit or image display means.

4. (currently amended) A method enabling credit companies to monitor and verify credit card holder identity when a payment transaction is performed by an operator at a sales terminal, said method comprising:

introducing images of identification data in a credit card company's data storage and communication unit;

displaying to the operator at said sales terminal multiple images of identification data, at least one of which is true;

prompting the payment ~~sales~~ terminal operator to view said data and select the correct data;

determining in said storage and communication unit whether the selected data is correct, and

either completing or denying the transaction.